

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

|                            |   |                        |
|----------------------------|---|------------------------|
| In re: EARL K. ANDREW, JR. | § | Case No. 1:15-bk-00752 |
| SHIRLEE ANN ANDREW         | § |                        |
|                            | § |                        |
| Debtor(s)                  | § |                        |

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/26/2015.
- 2) The plan was confirmed on 09/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 11/06/2018.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

|   |              |                     |
|---|--------------|---------------------|
| Total paid by or on behalf of the debtor(s) | \$ 21,850.00 |                     |
| Less amount refunded to debtor(s)           | \$ 11.01     |                     |
| <b>NET RECEIPTS</b>                         |              | <b>\$ 21,838.99</b> |

**Expenses of Administration:**

|  |             |                    |
|--|-------------|--------------------|
| Attorney's Fees Paid Through the Plan          | \$ 5,030.40 |                    |
| Court Costs                                    | \$ 0.00     |                    |
| Trustee Expenses & Compensation                | \$ 1,275.48 |                    |
| Other  | \$ 0.00     |                    |
| <b>TOTAL EXPENSES OF ADMINISTRATION</b>        |             | <b>\$ 6,305.88</b> |
| Attorney fees paid and disclosed by debtor(s): | \$ 300.00   |                    |

**Scheduled Creditors:**

| Creditor Name                | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|------------------------------|-------|-----------------|----------------|---------------|----------------|---------------|
| JULIE GRAY DORSETT, ESQUIRE  | Lgl   | 0.00            | 1,330.40       | 5,330.40      | 5,030.40       | 0.00          |
| AIS PORTFOLIO SERVICE, LP    | Uns   | 3,616.90        | 3,727.78       | 3,727.78      | 0.00           | 0.00          |
| AIS PORTFOLIO SERVICE, LP    | Uns   | 3,078.39        | 3,078.39       | 3,078.39      | 0.00           | 0.00          |
| WAYNESBORO HOSPITAL          | Uns   | 9,167.43        | 10,002.03      | 10,002.03     | 0.00           | 0.00          |
| COMENITY CAPITAL BANK        | Uns   | 2,122.87        | 2,122.87       | 2,122.87      | 0.00           | 0.00          |
| CORNING CREDIT UNION         | Sec   | 24,161.00       | 23,757.73      | 20,957.73     | 15,155.57      | 0.00          |
| CORNING CREDIT UNION         | Uns   | 0.00            | 23,757.73      | 2,800.00      | 0.00           | 0.00          |
| FIRST NATIONAL BANK OF OMAHA | Uns   | 2,917.74        | 2,917.74       | 2,917.74      | 0.00           | 0.00          |
| BANK OF AMERICA              | Uns   | 2,426.80        | 2,426.80       | 2,426.80      | 0.00           | 0.00          |
| PATRIOT FEDERAL CREDIT UNION | Uns   | 0.00            | 529.78         | 529.78        | 0.00           | 0.00          |
| BASS & ASSOCIATES            | Uns   | 5,719.00        | 5,719.53       | 5,719.53      | 0.00           | 0.00          |
| BECKET & LEE                 | Uns   | 621.00          | 621.00         | 621.00        | 0.00           | 0.00          |
| ECAST SETTLEMENT CORP        | Uns   | 2,973.81        | 2,973.81       | 2,973.81      | 0.00           | 0.00          |
| MEMBER FIRST FED. CREDIT     | Sec   | 2,729.00        | 2,471.79       | 0.00          | 0.00           | 0.00          |
| CENTURYLINK BANKRUPTCY       | Uns   | 323.72          | 323.72         | 323.72        | 0.00           | 0.00          |
| PORTFOLIO RECOVERY           | Uns   | 764.56          | 764.56         | 764.56        | 0.00           | 0.00          |
| PORTFOLIO RECOVERY           | Uns   | 290.77          | 367.74         | 367.74        | 0.00           | 0.00          |
| PORTFOLIO RECOVERY           | Uns   | 3,641.48        | 3,641.48       | 3,641.48      | 0.00           | 0.00          |

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**Scheduled Creditors:**

| Creditor                 |              | Claim            | Claim           | Claim          | Principal   | Interest    |
|--------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u>              | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| PORTFOLIO RECOVERY       | Uns          | 1,343.78         | 1,343.78        | 1,343.78       | 0.00        | 0.00        |
| PORTFOLIO RECOVERY       | Uns          | 4,214.09         | 4,214.09        | 4,214.09       | 0.00        | 0.00        |
| BANK OF AMERICA          | Sec          | 0.00             | NA              | NA             | 0.00        | 0.00        |
| JP HARRIS ASSOCIATES LLC | Pri          | 57.00            | 57.00           | 57.00          | 57.00       | 0.00        |
| BANK OF AMERICA          | Sec          | 64,804.00        | 65,029.95       | 507.64         | 320.54      | 0.00        |
| CAPITAL ONE              | Uns          | 5,409.10         | NA              | NA             | 0.00        | 0.00        |
| DISCOVER                 | Uns          | 8,209.56         | NA              | NA             | 0.00        | 0.00        |
| EBAY INC                 | Uns          | 328.65           | NA              | NA             | 0.00        | 0.00        |
| PATNOT FCU               | Uns          | 489.00           | NA              | NA             | 0.00        | 0.00        |
| PALPAY INC               | Uns          | 7,735.95         | NA              | NA             | 0.00        | 0.00        |
| GE CAPITAL RETAIL BANK   | Uns          | 114.05           | NA              | NA             | 0.00        | 0.00        |

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**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed    | Principal<br>Paid   | Interest<br>Paid |
|-------------------------------------|---------------------|---------------------|------------------|
| <b>Secured Payments:</b>            |                     |                     |                  |
| Mortgage Ongoing                    | \$ 0.00             | \$ 0.00             | \$ 0.00          |
| Mortgage Arrearage                  | \$ 0.00             | \$ 0.00             | \$ 0.00          |
| Debt Secured by Vehicle             | \$ 20,957.73        | \$ 15,155.57        | \$ 0.00          |
| All Other Secured                   | \$ 507.64           | \$ 320.54           | \$ 0.00          |
| <b>TOTAL SECURED:</b>               | <b>\$ 21,465.37</b> | <b>\$ 15,476.11</b> | <b>\$ 0.00</b>   |
| <b>Priority Unsecured Payments:</b> |                     |                     |                  |
| Domestic Support Arrearage          | \$ 0.00             | \$ 0.00             | \$ 0.00          |
| Domestic Support Ongoing            | \$ 0.00             | \$ 0.00             | \$ 0.00          |
| All Other Priority                  | \$ 57.00            | \$ 57.00            | \$ 0.00          |
| <b>TOTAL PRIORITY:</b>              | <b>\$ 57.00</b>     | <b>\$ 57.00</b>     | <b>\$ 0.00</b>   |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$ 47,575.10</b> | <b>\$ 0.00</b>      | <b>\$ 0.00</b>   |

**Disbursements:**

|                             |              |                     |
|-----------------------------|--------------|---------------------|
| Expenses of Administration  | \$ 6,305.88  |                     |
| Disbursements to Creditors  | \$ 15,533.11 |                     |
| <b>TOTAL DISBURSEMENTS:</b> |              | <b>\$ 21,838.99</b> |

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 11/09/2018

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.